

Sheila Gabler
VeriFacts
204 1st Ave
Sterling, Il 61081-3933

Joseph Alex Martin
132 N Pitt St, #1
Carlisle, PA 17013

Tuesday, December 06, 2011

Via Facsimile – 815-626-9323

I hereby demand the basis for the inquiry which your company made on my credit report. Failure to immediately provide the basis for said credit report inquiry will be an admission that said credit report inquiry was without a legal basis, as governed by the Fair Credit Reporting Act.

In which case, I will see your agency in the United States District Court for the Middle District of Pennsylvania Harrisburg Division.

Furthermore, this is hereby notice that any alleged account that your agency is alleging to be collecting is completely disputed in its entirety in accordance with the Fair Debts Collection Practices Act.

Sincerely,

Joseph Alex Martin



December 7, 2011

Joseph Alex Martin
132 N Pitt St, #1
Carlisle, PA 17013

Joseph,

We received a letter from you dated 12-6-11 requesting information related to a credit report inquiry. It is our practice to insure that information relating to a credit report inquiry is only shared with the appropriate consumer. We take these measures to protect the privacy of the information and to safeguard against unauthorized access to sensitive information.

Along with a signed letter detailing your concern or request we must also receive the following two (2) forms of identification,

- One must be a clear and legible copy of a photo ID that shows your name and address (A valid driver's license or state ID will suffice).
- One must be a copy of a recent utility bill (phone, cell phone, electric or gas) that clearly shows your name and address (as listed above).

VeriFacts appreciates your concern and will attempt to bring resolution to this matter as quickly as possible. Upon receiving the full & complete information above we will respond to you with resolution.

Respectfully,

A handwritten signature in cursive script that reads "Kerri Pierceson".

Kerri Pierceson
Compliance & Privacy Department